Servicer REAM Deficiency Billing System (SRDBS) User Manual

September 2014

V3.0

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Purpose

Fannie Mae notifies servicers of HOA and tax deficiencies paid at REO closing, Notice of Defect in Title, and Servicer Indemnification billing issues. The SRDBS Web application allows servicers to view and respond to these notification and issues at the loan level.

Objectives

The objectives of this document are to provide users with the necessary information to:

- access AMN as well as SRDBS 3.0
- understand the process/page flow of the SRDBS 3.0 application;
- understand the fields on the various screens;
- perform specific functions

Accessing SRBDS 3.0

To access SRDBS 3.0, users will first log into Asset Management Network (AMN). A link to SRDBS 3.0 will be available on the AMN home screen. When selected, users must enter an additional set of credentials to be granted access to SRDBS 3.0.

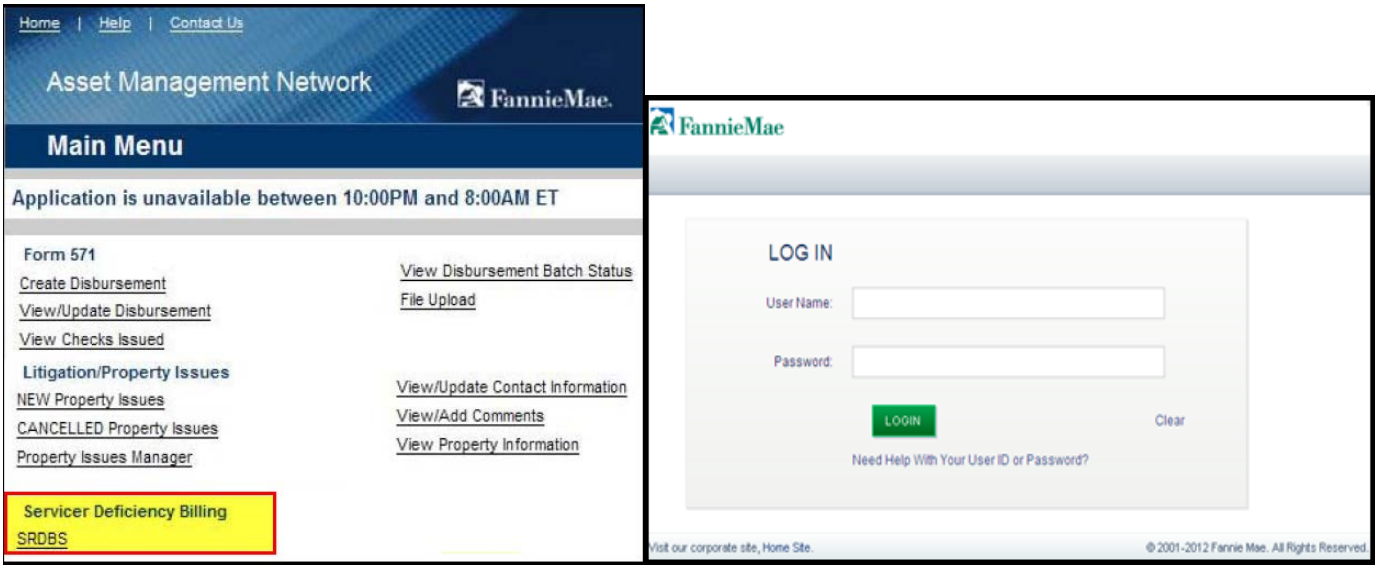
Gaining Access to AMN

Registration, support and additional information for AMN can be located on the fanniemae.com website at the following link: https://www.fanniemae.com/singlefamily/asset-management-network. Once registered, AMN can be accessed via https://amn.efanniemae.com/AMN/control.

Launching the SRDBS Application

The link to access the SRDBS application is available on the AMN website. Once access is granted through proper registration, re-authentication will be required when accessing the application to allow only authorized users entry to the site.

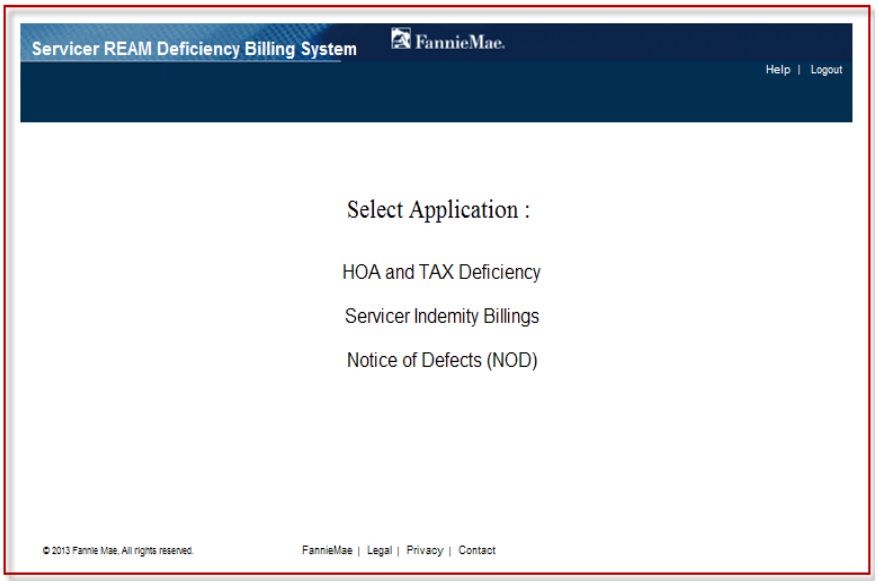
Both the User ID and Password are case sensitive



Once the user is successfully authenticated, the home page will appear.

The options listed will depend on the users access. Only the options available to that user will be displayed.

For example: if the user is authorized only on HOA and TAX deficiency, only that option will be displayed, Servicer Indemnity Billings and Notice of defects options will not be displayed.


Servicer REAM Deficiency Billing System
FannieMae.
Help | Logout
Select Application :
HOA and TAX Deficiency
Servicer Indemity Billings
Notice of Defects (NOD)
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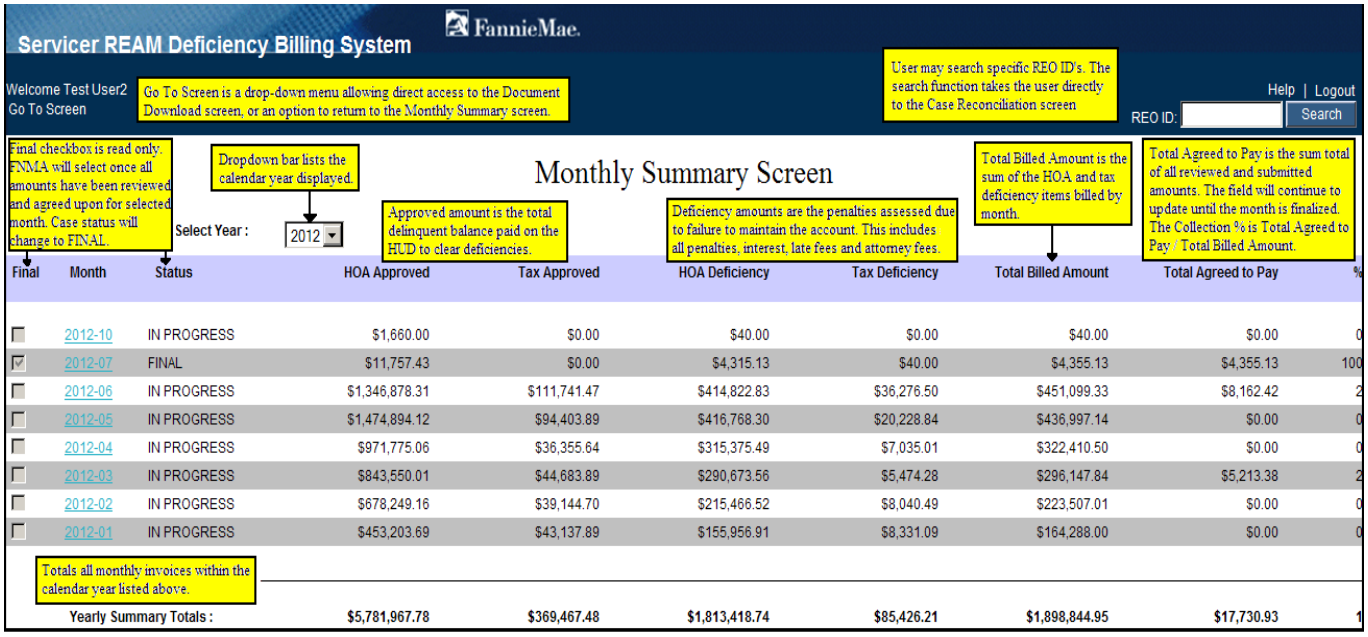
HOA and TAX Deficiency

Process Flow

The SRDBS Application aggregates dispositions by Calendar year and Month. Monthly dispositions and associated case level meta-data will continually be aggregated until monthly REO disposition processing is completed, which is followed by the creation of a new month or Year of data compilation. Yearly data is aggregated on an annual calendar year basis. Cases with deficiencies paid at closing are added each day after disposition occurs.

Monthly Summary

The Monthly Summary screen is the first screen after selecting HOA and TAX Deficiency from the Select Application page. The Monthly Summary displays amounts by month within the current calendar year. A dropdown box (“Select Year”) is loaded with all prior years containing data. Selecting a year from the dropdown box will reload the Monthly Summary screen and display the selected calendar year. The values in the “Month” column are hyperlinks taking the user to the Detail Summary screen for the selected period.

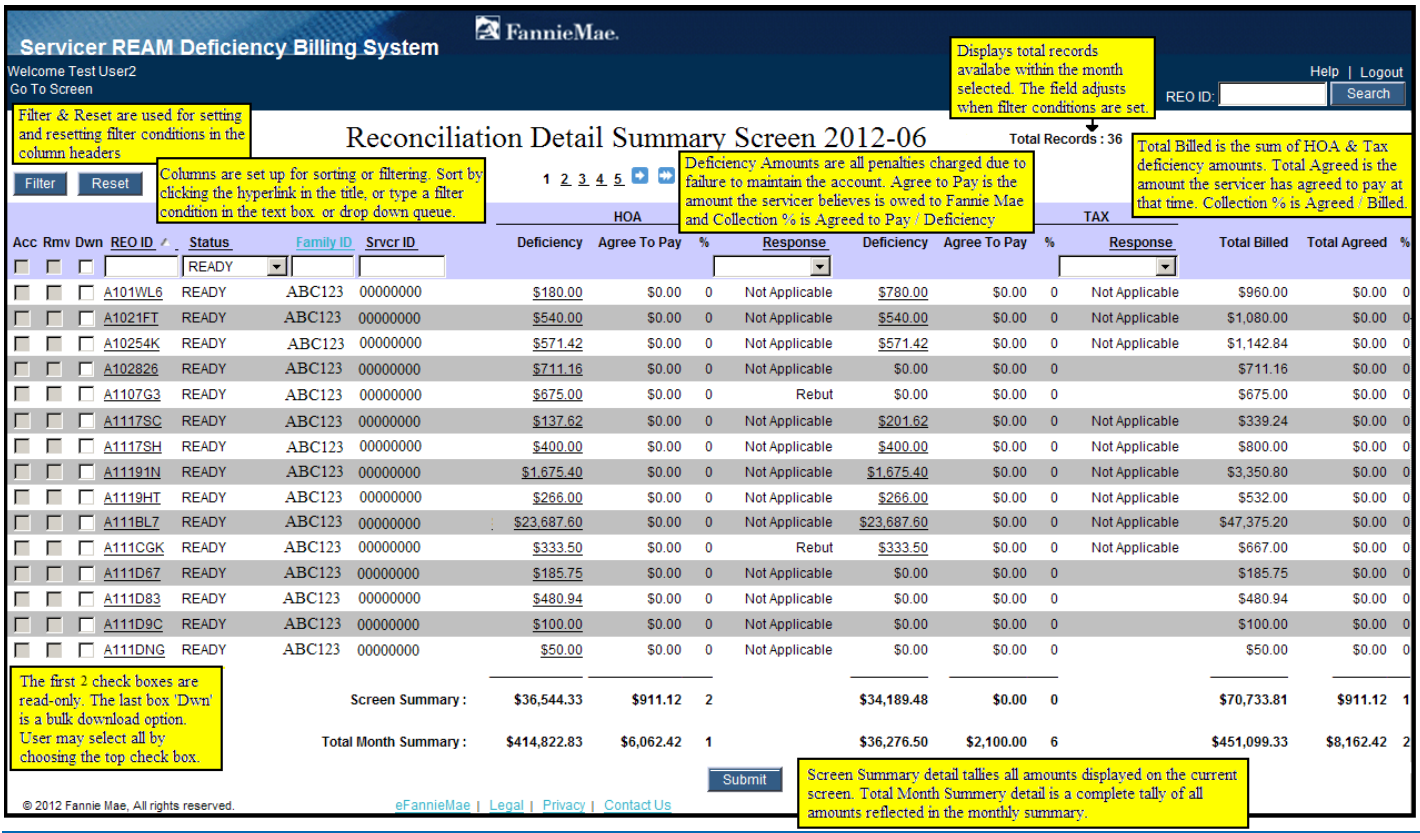

Servicer REAM Deficiency Billing System
FannieMae.
Welcome Test User2
Go To Screen
Go To Screen is a drop-down menu allowing direct access to the Document Download screen, or an option to return to the Monthly Summary screen.
User may search specific REO ID's. The search function takes the user directly to the Case Reconciliation screen
Help | Logout
REO ID:
Search
Final checkbox is read only. FNMA will select once all amounts have been reviewed and agreed upon for selected month. Case status will change to FINAL.
Dropdown bar lists the calendar year displayed.
Monthly Summary Screen
Select Year : 2012
Approved amount is the total delinquent balance paid on the HUD to clear deficiencies.
Deficiency amounts are the penalties assessed due to failure to maintain the account. This includes all penalties, interest, late fees and attorney fees.
Total Billed Amount is the sum of the HOA and tax deficiency items billed by month.
Total Agreed to Pay is the sum total of all reviewed and submitted amounts. The field will continue to update until the month is finalized. The Collection % is Total Agreed to Pay / Total Billed Amount.
Final
Month
Status
HOA Approved
Tax Approved
HOA Deficiency
Tax Deficiency
Total Billed Amount
Total Agreed to Pay
%
2012-10 IN PROGRESS $1,660.00 $0.00 $40.00 $0.00 $40.00 $0.00 0
2012-07 FINAL $11,757.43 $0.00 $4,315.13 $40.00 $4,355.13 $4,355.13 100
2012-06 IN PROGRESS $1,346,878.31 $111,741.47 $414,822.83 $36,276.50 $451,099.33 $8,162.42 2
2012-05 IN PROGRESS $1,474,894.12 $94,403.89 $416,768.30 $20,228.84 $436,997.14 $0.00 0
2012-04 IN PROGRESS $971,775.06 $36,355.64 $315,375.49 $7,035.01 $322,410.50 $0.00 0
2012-03 IN PROGRESS $843,550.01 $44,683.89 $290,673.56 $5,474.28 $296,147.84 $5,213.38 2
2012-02 IN PROGRESS $678,249.16 $39,144.70 $215,466.52 $8,040.49 $223,507.01 $0.00 0
2012-01 IN PROGRESS $453,203.69 $43,137.89 $155,956.91 $8,331.09 $164,288.00 $0.00 0
Totals all monthly invoices within the calendar year listed above.
Yearly Summary Totals : $5,781,967.78 $369,467.48 $1,813,418.74 $85,426.21 $1,898,844.95 $17,730.93 1

> NOTE: *As cases within each month are processed, summary totals will update accordingly until the monthly invoice is completed by Fannie Mae*

Reconciliation Detail Summary

The Detail Summary screen is a case summary of the month selected in the Monthly Summary screen. This screen displays all available transactions within the monthly deficiency bill, by type and amount. The selected monthly period is displayed in the screen title for reference. The “Submit” button processes the selected checkboxes on the left side.

Upon initial access to monthly summaries, the case level data will auto-filter to only those cases in ‘ready’ status.


Servicer REAM Deficiency Billing System
FannieMae.
Welcome Test User2
Go To Screen
Displays total records availabe within the month selected. The field adjusts when filter conditions are set.
Help | Logout
REO ID:
Search
Filter & Reset are used for setting and resetting filter conditions in the column headers
Reconciliation Detail Summary Screen 2012-06
Total Records : 36
Filter
Reset
Columns are set up for sorting or filtering. Sort by clicking the hyperlink in the title, or type a filter condition in the text box or drop down queue.
1 2 3 4 5
Deficiency Amounts are all penalties charged due to failure to maintain the account. Agree to Pay is the amount the servicer believes is owed to Fannie Mae and Collection % is Agreed to Pay / Deficiency
Total Billed is the sum of HOA & Tax deficiency amounts. Total Agreed is the amount the servicer has agreed to pay at that time. Collection % is Agreed / Billed.
Acc Rmv Dwn REO ID Status Family ID Srvcr ID HOA Deficiency Agree To Pay % Response TAX Deficiency Agree To Pay % Response Total Billed Total Agreed %
A101WL6 READY ABC123 00000000 $180.00 $0.00 0 Not Applicable $780.00 $0.00 0 Not Applicable $960.00 $0.00 0
A1021FT READY ABC123 00000000 $540.00 $0.00 0 Not Applicable $540.00 $0.00 0 Not Applicable $1,080.00 $0.00 0
A10254K READY ABC123 00000000 $571.42 $0.00 0 Not Applicable $571.42 $0.00 0 Not Applicable $1,142.84 $0.00 0
A102826 READY ABC123 00000000 $711.16 $0.00 0 Not Applicable $0.00 $0.00 0 $711.16 $0.00 0
A1107G3 READY ABC123 00000000 $675.00 $0.00 0 Rebut $0.00 $0.00 0 $675.00 $0.00 0
A1117SC READY ABC123 00000000 $137.62 $0.00 0 Not Applicable $201.62 $0.00 0 Not Applicable $339.24 $0.00 0
A1117SH READY ABC123 00000000 $400.00 $0.00 0 Not Applicable $400.00 $0.00 0 Not Applicable $800.00 $0.00 0
A11191N READY ABC123 00000000 $1,675.40 $0.00 0 Not Applicable $1,675.40 $0.00 0 Not Applicable $3,350.80 $0.00 0
A1119HT READY ABC123 00000000 $266.00 $0.00 0 Not Applicable $266.00 $0.00 0 Not Applicable $532.00 $0.00 0
A111BL7 READY ABC123 00000000 $23,687.60 $0.00 0 Not Applicable $23,687.60 $0.00 0 Not Applicable $47,375.20 $0.00 0
A111CGK READY ABC123 00000000 $333.50 $0.00 0 Rebut $333.50 $0.00 0 Not Applicable $667.00 $0.00 0
A111D67 READY ABC123 00000000 $185.75 $0.00 0 Not Applicable $0.00 $0.00 0 $185.75 $0.00 0
A111D83 READY ABC123 00000000 $480.94 $0.00 0 Not Applicable $0.00 $0.00 0 $480.94 $0.00 0
A111D9C READY ABC123 00000000 $100.00 $0.00 0 Not Applicable $0.00 $0.00 0 $100.00 $0.00 0
A111DNG READY ABC123 00000000 $50.00 $0.00 0 Not Applicable $0.00 $0.00 0 $50.00 $0.00 0
The first 2 check boxes are read-only. The last box 'Dwn' is a bulk download option. User may select all by choosing the top check box.
Screen Summary : $36,544.33 $911.12 2 $34,189.48 $0.00 0 $70,733.81 $911.12 1
Total Month Summary : $414,822.83 $6,062.42 1 $36,276.50 $2,100.00 6 $451,099.33 $8,162.42 2
Submit
Screen Summary detail tallies all amounts displayed on the current screen. Total Month Summery detail is a complete tally of all amounts reflected in the monthly summary.
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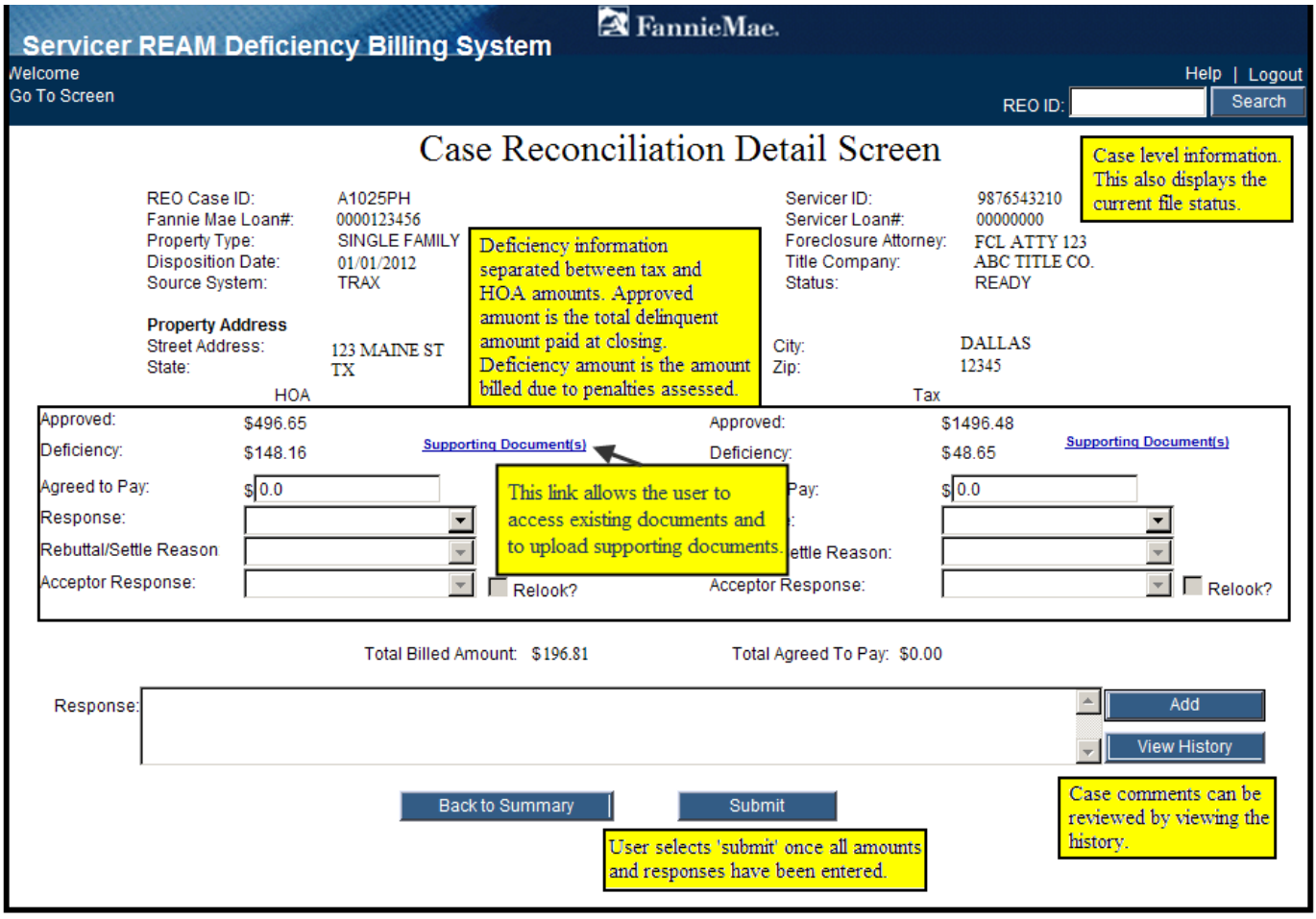
The on screen details and status are designed to process cases in a workflow environment. Cases entering the system progress through status states until the REO Case has been processed and completed. Each of these statuses has specific functions and accesses to accomplish tasks necessary for the reconciliation.

- INITIAL — SRDBS database has been loaded with Case Reconciliation data values, but lacks supporting documentation.
- READY — Deficiency document link has been added to SRDBS and case is now Ready for servicer review as case level data values and supporting documentation is available.
- SUBMITTED — Servicer has responded to the case deficiency values by entering an amount and response and submitting to Fannie Mae for review. Fannie Mae will approve the response or resubmit back to the servicer for additional review.
  NOTE: Cases will not progress to Submitted status unless a response has been provided for all deficiency amounts.
- RELOOK — Fannie Mae is obtaining updated documentation to support the deficiency amount billed. The Case History will store comments regarding any changes made.
- CLOSED — Reconciliation has been accepted and case is closed.

Case Reconciliation

The Case Reconciliation Detail screen displays all of the loan level transactional detail for servicer review and response. Servicers have access to review and provide responses on all cases in “READY” status.



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Approved Amounts are the total delinquent amounts paid on the HUD by Fannie Mae. Deficiency Amounts are the amounts billed to the servicer. This includes all penalties, late fees, interest, and attorney fees charged due to untimely payment. The “Agreed to Pay” field is the field to enter the agreed upon reimbursement amount(s). A Response dropdown selection (“Accept”, “Rebut”, “Settle”) is required once an amount has been entered. If the Response selection is other than “Accept”, a secondary selection is required from the Rebuttal/Settle Reason dropdown box.

- If it is agreed upon to pay the total amount billed, the selected response must be ‘**Accept**’
- If the total amount billed is not the amount agreed to pay, the selected response must be ‘**Settle**’ with an additional rebuttal/settle reason selected.
- If no amount is agreed to pay, the selected response must be ‘**Rebut**’ with an additional rebuttal/settle reason selected.

The entries will be validated and submitted to the Fannie Mae through the “Submit” button.

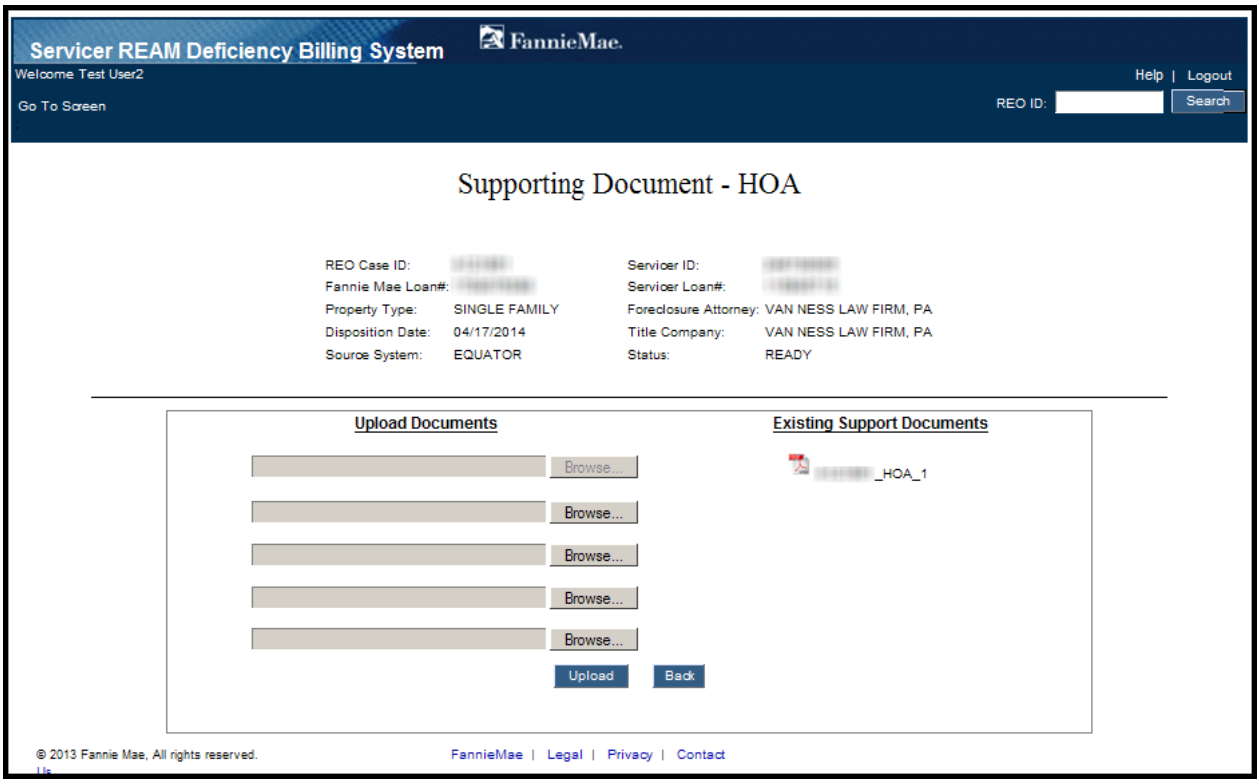
A Response text box is provided on the bottom of the screen to provide free form comments associated with the case and is also utilized to exchange details with Fannie Mae regarding submitted responses.

The “Add” button is provided to insert a comment independent of the reconciliation screen. Otherwise, the “Submit” button will include the Response comments in the database update.

Once all responses are provided and accepted, the monthly invoices will be locked and in completed status. Once in complete status, Fannie Mae will finalize and approve the invoice and notify you of this completion and approval. Upon receipt of the approval email and finalized invoice, please remit payment to Fannie Mae via Cash Remittance System within 30 days under remittance code 322.

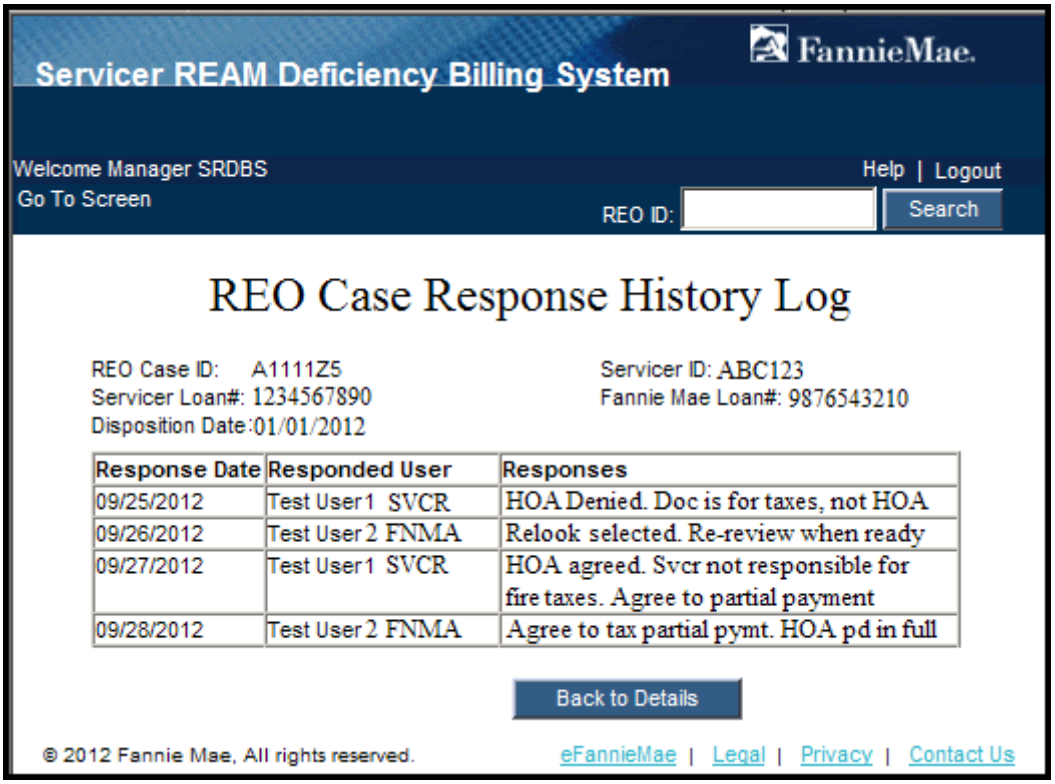
Supporting Documents

Clicking the “Supporting document(s)” button on the Case Reconciliation screen will display the Supporting documents screen. This screen allows the user to view existing supporting documents and to upload additional supporting documents.



Response History

Clicking the “View History” button on the Case Reconciliation screen will display the Response History screen. This screen will display all of the comments associated with the case. The response history will house all communication between Fannie Mae and the servicer on a case level basis.


Servicer REAM Deficiency Billing System
FannieMae.
Welcome Manager SRDBS
Help | Logout
Go To Screen
REO ID:
Search
REO Case Response History Log
REO Case ID: A1111Z5
Servicer Loan#: 1234567890
Disposition Date: 01/01/2012
Servicer ID: ABC123
Fannie Mae Loan#: 9876543210
Response Date | Responded User | Responses
09/25/2012 | Test User1 SVCR | HOA Denied. Doc is for taxes, not HOA
09/26/2012 | Test User2 FNMA | Relook selected. Re-review when ready
09/27/2012 | Test User1 SVCR | HOA agreed. Svcr not responsible for fire taxes. Agree to partial payment
09/28/2012 | Test User2 FNMA | Agree to tax partial pymt. HOA pd in full
Back to Details
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Document Download

The Document Download screen is only accessible from the “Go to Screen” menu located in the header. This screen will display all of the Document Download requests. The screen will provide access to the downloadable zip file and the REO ID’s contained in the file. Bulk download of documents can be selected from the monthly summary screens. Once submitted, the bulk request will be processed and an email will be sent to the requestor when the documents are available.

Email Notifications

Notification emails will be sent when new cases have been added and are ready for review.

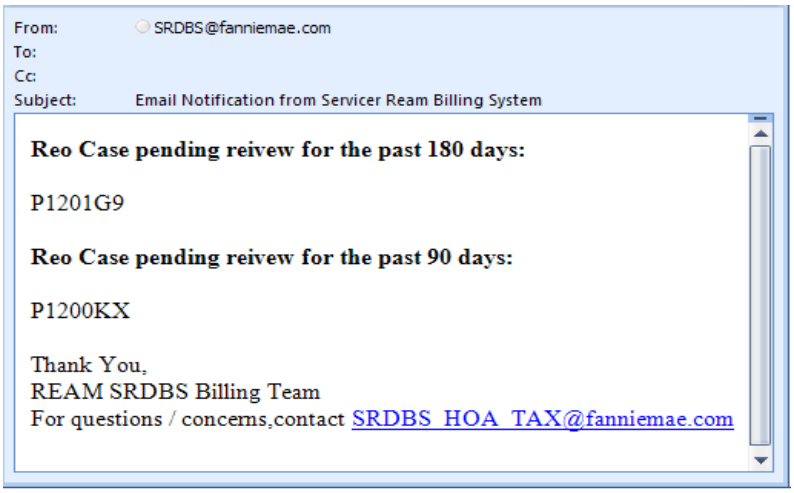
From: SRDBS@fanniemae.com
To:
Cc:
Subject: Email Notification from Servicer Ream Billing System

Ready for Servicer Review:

A1110BR
A11098W
A110JZ5
A110P70
A1117PD

Thank You,
REAM SRDBS Billing Team
For questions / concerns,contact SRDBS_HOA_TAX@fanniemae.com

Notification emails will also be sent when cases have begun to age without reviews completed within 3 months and again at 6 months. Responses are required to be submitted to Fannie Mae within 6 months of the initial case notification.


From: SRDBS@fanniemae.com
To:
Cc:
Subject: Email Notification from Servicer Ream Billing System

Reo Case pending reivew for the past 180 days:

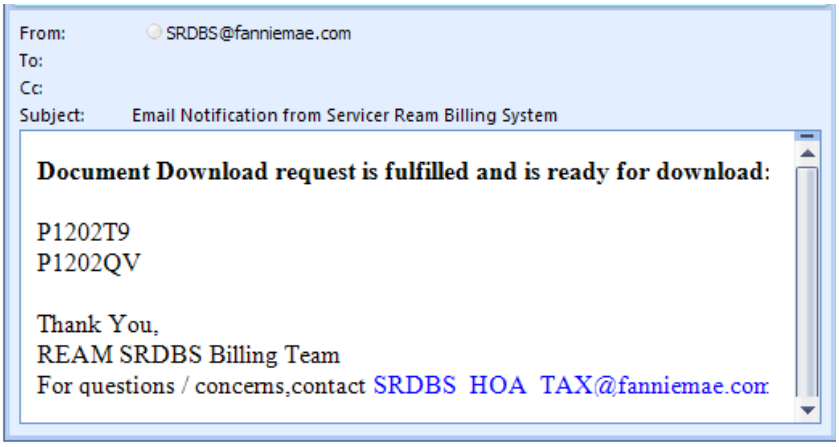
P1201G9

Reo Case pending reivew for the past 90 days:

P1200KX

Thank You,
REAM SRDBS Billing Team
For questions / concerns,contact SRDBS_HOA_TAX@fanniemae.com

When a bulk document download request has been submitted, the requestor will receive an email notification when the documents are made available for bulk download.


From: SRDBS@fanniemae.com
To:
Cc:
Subject: Email Notification from Servicer Ream Billing System

Document Download request is fulfilled and is ready for download:

P1202T9
P1202QV

Thank You,
REAM SRDBS Billing Team
For questions / concerns,contact SRDBS_HOA_TAX@fanniemae.com

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Processing Case Responses

Upon receipt of notification email stating cases are ready for review, user will take the following steps:

1. Log into AMN and SRDBS
2. Select HOA and TAX delinquencies
3. If necessary, select the correct year
4. Select hyperlink for requested month from the homepage to view reconciliation detail by month
5. Select file in 'ready' status to load case reconciliation detail

> NOTE: *User may utilize REO Search function in header to locate a specific file.*

1. Provide an agree to pay amount and select a response from the drop down menu.
   a. If it is agreed upon to pay the total amount billed, the selected response must be '**Accept**'
   b. If the total amount billed is not the amount agreed to pay, the selected response must be '**Settle**' with an additional rebuttal/settle reason selected.
   c. If no amount is agreed to pay, the selected response must be '**Rebut**' with an additional rebuttal/settle reason selected.
   d. If Settle or Rebut responses are chosen, user must enter a rebut/settle reason. Available reasons are as follows:
      i. **Insufficient Documentation:** Documentation provided does not support the amount requested for reimbursement.
      ii. **Invalid Servicer Charge:** Amount or partial amount requested for reimbursement is not a charge the servicer is responsible for maintaining.
      iii. **Previously Paid:** The deficiency charged has previously been paid by the servicer, resulting in a duplicate payment or duplicate partial payment.
      iv. **Other (Add Response):** If other is selected, user must add a response in the free form text response field.
2. Select submit button. Once both deficiency amounts have a response, file status will change to submitted status.
3. Fannie Mae will validate response and provide a response (acceptor response). Available responses:
   a. **Accept Amounts** – Fannie Mae has accepted the amount agreed to pay and case is now finalize and not available for any further changes.
   b. **Resubmit** – Fannie Mae has requested the servicer to re-review the case and provide an updated response. Fannie Mae may flag the file for 'relook' to provide updated documentation to support the deficiency amount billed, or provide additional clarification in the file history. Servicer will need to review the history notes to view any response from Fannie Mae for clarification when a re-review has been requested.

> NOTE: *If re-submit is chosen and an additional review is requested, the file will change to 'ready' status and an email notification will be sent to notify the servicer the case is ready for review.*

Once all cases within a monthly invoice have been accepted, the monthly status will show as completed and will be read-only. Fannie Mae will finalize the invoice internally and notify the servicer once final approval has been obtained. The servicer then has 30 days from receipt of approval to remit the monthly payment to Fannie Mae. Servicers are to hold off on remitting payment until receipt of final approval via email.

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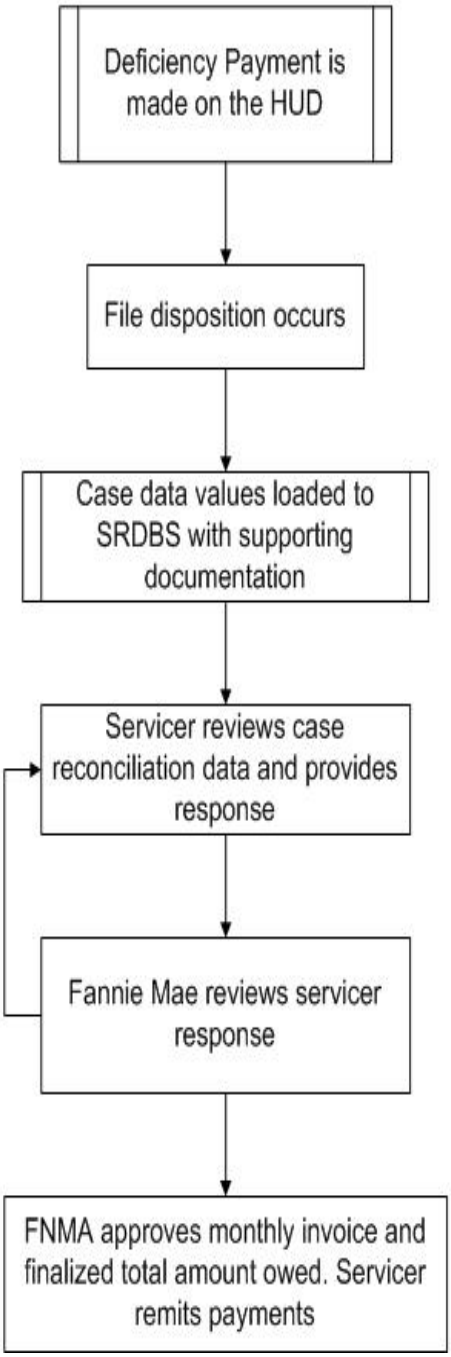
Process Flow Diagram


Deficiency Payment is made on the HUD
File disposition occurs
Case data values loaded to SRDBS with supporting documentation
Servicer reviews case reconciliation data and provides response
Fannie Mae reviews servicer response
FNMA approves monthly invoice and finalized total amount owed. Servicer remits payments

Deficiency amounts paid by FNMA are billed back to the servicer if they were assessed due to late payment or non-payment of an HOA or tax account. Billed amounts include penalties, late fees, interest and attorney fees.

Case data values are loaded daily for all dispositions occurring the previous day. Once all values and supporting documentation are successfully loaded, case is moved to 'ready' status for servicer review

Response Types:

- **Accept** – servicer agrees to pay total amount billed
- **Settle** – servicer is providing a settlement amount less than the total value billed**
- **Rebut** – servicer does not agree to reimburse any of the charges billed**

****Response reason is required when not accepting the total amount billed**

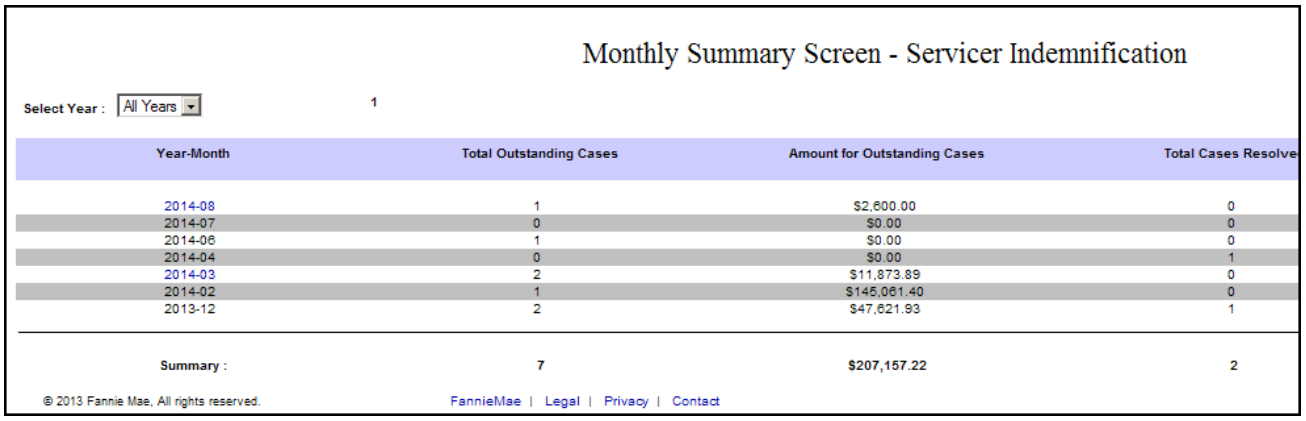
FNMA reviewer can accept the servicer's response, or reject it and ask the servicer to re-review

Servicer is to send payment within 30 days of monthly invoice finalization.

Servicer Indemnity Billings

Servicer Indemnification Monthly Summary

The Monthly Summary screen is the first screen after selecting Servicer Indemnity Billings from the Select Application page. By default, The Monthly Summary displays total outstanding cases and summary of amounts by month for all months for which data has been provided. A dropdown box (“Select Year”) can be used to filter data for a specific year. Upon selection of a specific year, the Summary screen will display the selected calendar year. The values in the “Month” column are hyperlinks taking the user to the Servicer Indemnification Monthly Case Detail screen for the selected period.



Monthly Summary Screen - Servicer Indemnification

Select Year : All Years 1

Year-Month	Total Outstanding Cases	Amount for Outstanding Cases	Total Cases Resolve
2014-08	1	$2,600.00	0
2014-07	0	$0.00	0
2014-06	1	$0.00	0
2014-04	0	$0.00	1
2014-03	2	$11,873.89	0
2014-02	1	$145,061.40	0
2013-12	2	$47,621.93	1
Summary :	7	$207,157.22	2

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Servicer Indemnification Monthly Case Detail

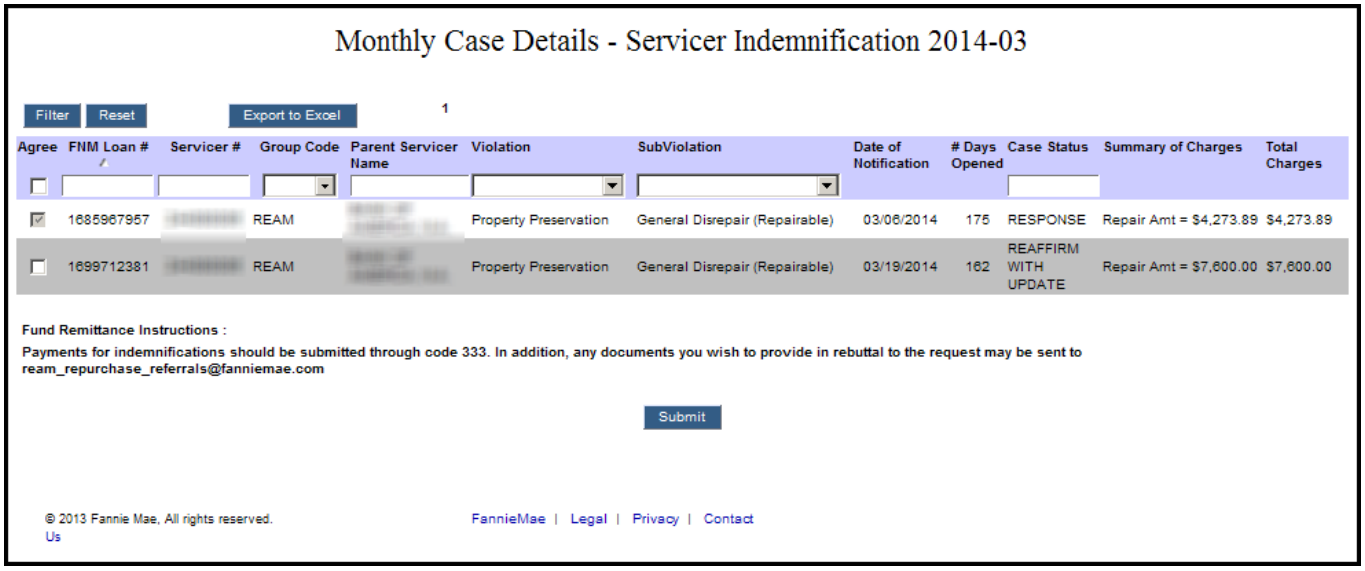
The Servicer Indemnification Monthly case details screen is a case summary of the month selected in the Monthly Summary screen. This screen displays information regarding Fannie Mae Loan Number, Servicer Number, Parent Corp, Violation, Sub Violation, Date of Notification, No of days opened, Case Status, Summary of Charges and Total Charges. The selected period is displayed in the screen title for reference. The “Submit” button processes the selected checkboxes on the left side.

CASE STATUS

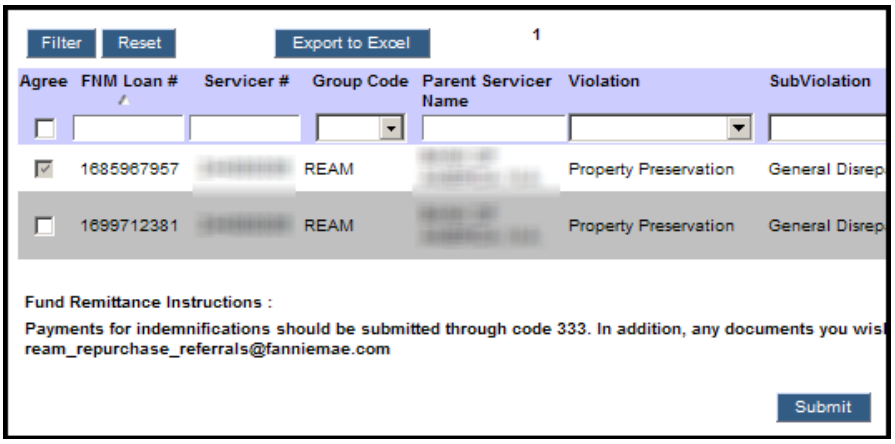
The on screen details and status are designed to process cases in a workflow environment. Cases entering the system progress through the various statuses until the Case has been processed and completed. Each of these statuses has specific functions and accesses to accomplish tasks necessary to complete the case.

Following is a list of the possible statuses for NOD cases:

- READY – case is available for servicers with supporting docs
- RESPONSE – After the case is responded to by servicer
- REAFFIRM – Fannie Mae adds comments
- REAFFIRM WITH UPDATE – settlement is being offered
- REMOVED – The case is marked for removal from external display by FNM internal users
- CLOSED PARTIAL PAYMENT RECEIVED – analyst enters amount of funds received and marks “Accept the Case” and internal comments added by analyst supporting decision to negotiate



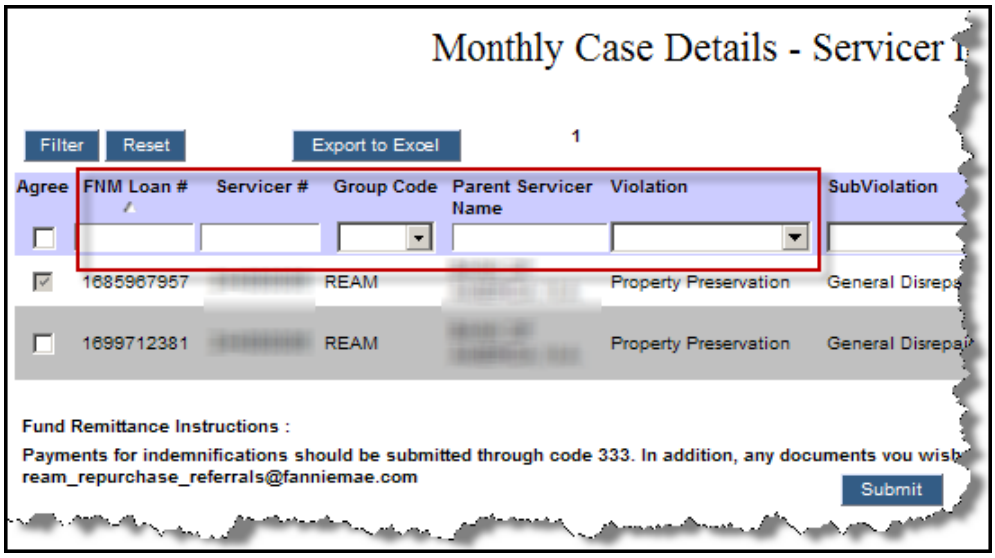
Cases can be sorted by clicking on the column titles. Clicking the column title a second time will reverse the sort order. Only one column can be sorted at a time. The user can sort on: FNM Loan #, Servicer #, Parent Servicer name, Date of Notification, No of days opened and Case Status.



The numbers at the top of the monthly case details page can be used to navigate between pages of cases for that month.

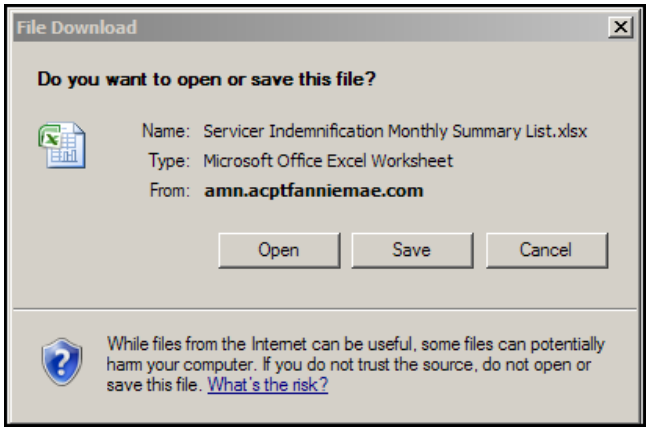
The text boxes under the column titles can be used to enter filter conditions. The Violation and Sub Violation fields have dropdown boxes used to filter on a specific Violation and/or Sub Violation. The text boxes will filter the cases by the starting character string.

For example, all FNM Loan# starting with “1” would be returned if the user entered only a “1” in the FNM Loan# filter box, and clicked filter. Clicking Reset clears all filters.



Clicking the **Agree** checkbox and clicking Submit indicates the servicer’s agreement to pay the given amount(s). This screen allows user to “Agree” on multiple cases.

Clicking the **Export to Excel** button provide the user the ability to export the contents of the Servicer Indemnification Monthly Case Detail screen to Excel.


File Download
Do you want to open or save this file?
Name: Servicer Indemnification Monthly Summary List.xlsx
Type: Microsoft Office Excel Worksheet
From: amn.acptfanniemae.com
Open
Save
Cancel
While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. What's the risk?

Clicking on the FNM Loan Number takes the user to the Case Level Details Servicer Indemnification screen.

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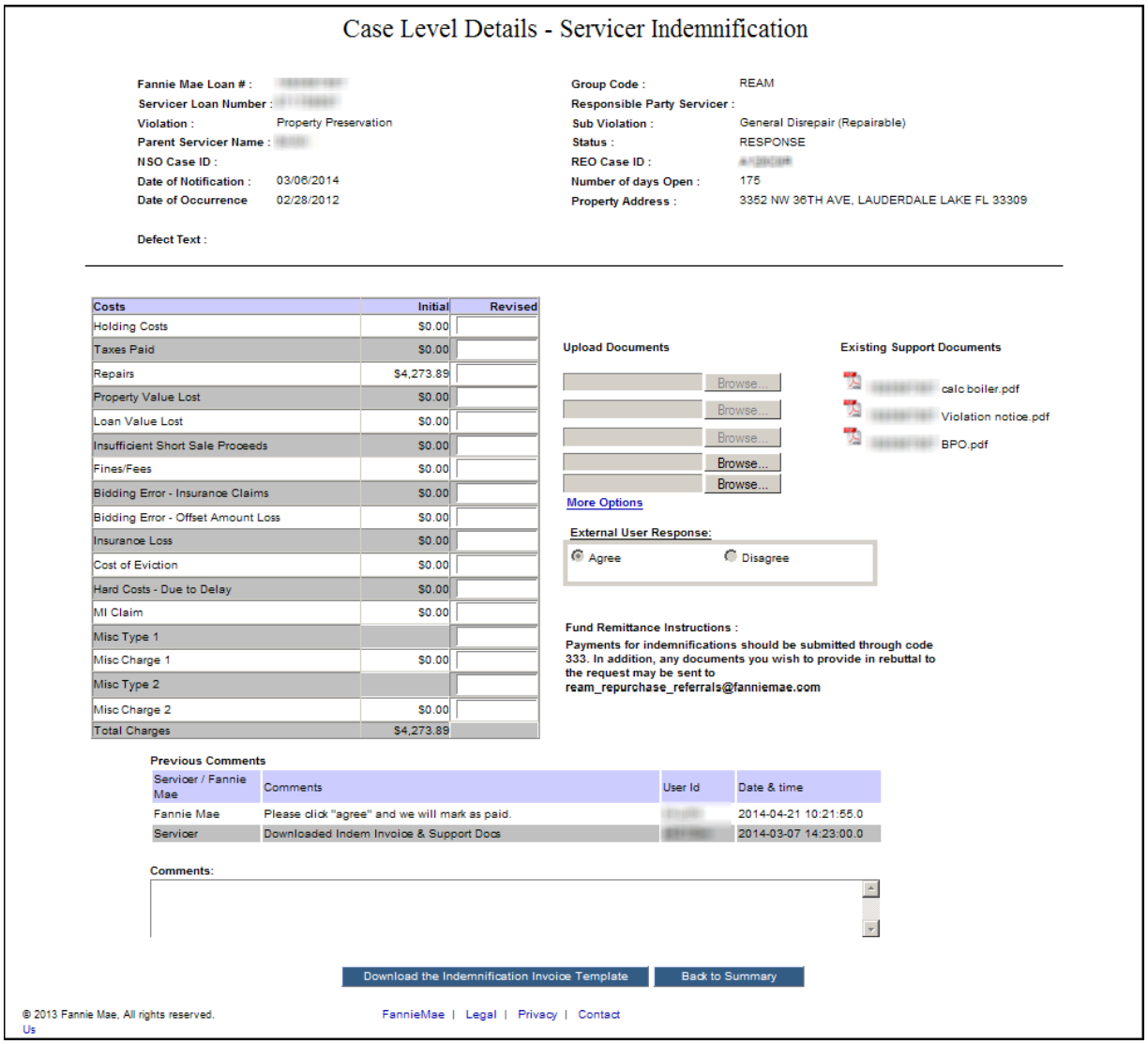
Servicer Indemnification Case Detail

This case details screen displays all of the relevant case data, including: amounts, previous comments, supporting documents and provides entry fields for inputting comments and responding to the request.


Case Level Details - Servicer Indemnification
Fannie Mae Loan # :
Servicer Loan Number :
Violation : Property Preservation
Parent Servicer Name :
NSO Case ID :
Date of Notification : 03/06/2014
Date of Occurrence 02/28/2012
Defect Text :
Group Code : REAM
Responsible Party Servicer :
Sub Violation : General Disrepair (Repairable)
Status : RESPONSE
REO Case ID :
Number of days Open : 175
Property Address : 3352 NW 36TH AVE, LAUDERDALE LAKE FL 33309
Costs | Initial | Revised
Holding Costs $0.00
Taxes Paid $0.00
Repairs $4,273.89
Property Value Lost $0.00
Loan Value Lost $0.00
Insufficient Short Sale Proceeds $0.00
Fines/Fees $0.00
Bidding Error - Insurance Claims $0.00
Bidding Error - Offset Amount Loss $0.00
Insurance Loss $0.00
Cost of Eviction $0.00
Hard Costs - Due to Delay $0.00
MI Claim $0.00
Misc Type 1
Misc Charge 1 $0.00
Misc Type 2
Misc Charge 2 $0.00
Total Charges $4,273.89
Upload Documents
Browse...
More Options
External User Response:
Agree
Disagree
Existing Support Documents
calc boiler.pdf
Violation notice.pdf
BPO.pdf
Fund Remittance Instructions :
Payments for indemnifications should be submitted through code 333. In addition, any documents you wish to provide in rebuttal to the request may be sent to ream_repurchase_referrals@fanniemae.com
Previous Comments
Servicer / Fannie Mae | Comments | User Id | Date & time
Fannie Mae | Please click "agree" and we will mark as paid. | 2014-04-21 10:21:55.0
Servicer | Downloaded Indem Invoice & Support Docs | 2014-03-07 14:23:00.0
Comments:
Download the Indemnification Invoice Template
Back to Summary
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RESPONDING

- Agree is selected by default
- If the servicer agrees to pay the given amount, select the Agree response, add comments (optional) and then click Submit.
- If the servicer does NOT agree to pay the specified amount select the Disagree response, add comments (required) and then click submit.
- The revised amount fields are not accessible to servicer users at this time.

See the Processing Case Responses section below for complete instructions.

UPLOAD DOCUMENTS

Supporting documents can be uploaded by clicking the browse button under Upload Documents the following file types can be uploaded: PDF, DOC, DOCX.

EXISTING SUPPORTING DOCUMENTS

These documents can be viewed by clicking on the document. It will appear as a PDF/DOC icon.

BACK TO SUMMARY

This button will return the user to the Monthly Summary screen.

DOWNLOAD THE INDEMNIFICATION INVOICE TEMPLATE:

This button will open the invoice in a Microsoft Word format.

Processing Case Responses

1. Log into AMN and SRDBS
2. Select Servicer Indemnification Billings
3. If necessary, select the correct year on the Monthly summary
4. Select the requested month from the Monthly Summary list to view Monthly Case Details.
5. Select file in 'ready' status to load case details

   > NOTE: *User may utilize REO Search function in header to locate a specific file.*

6. Indicate Agree to pay or Disagree by clicking the corresponding radio button.
   a. If Agree is selected, add comments (optional) and any supporting documents
   b. If Disagree is selected, add comments (required) and provide any supporting documents.
7. Select submit. The file status will change to submitted.
8. Fannie Mae will validate response and provide a response.

Once all cases within a monthly invoice have been accepted, the monthly status will show as completed and will be read-only.

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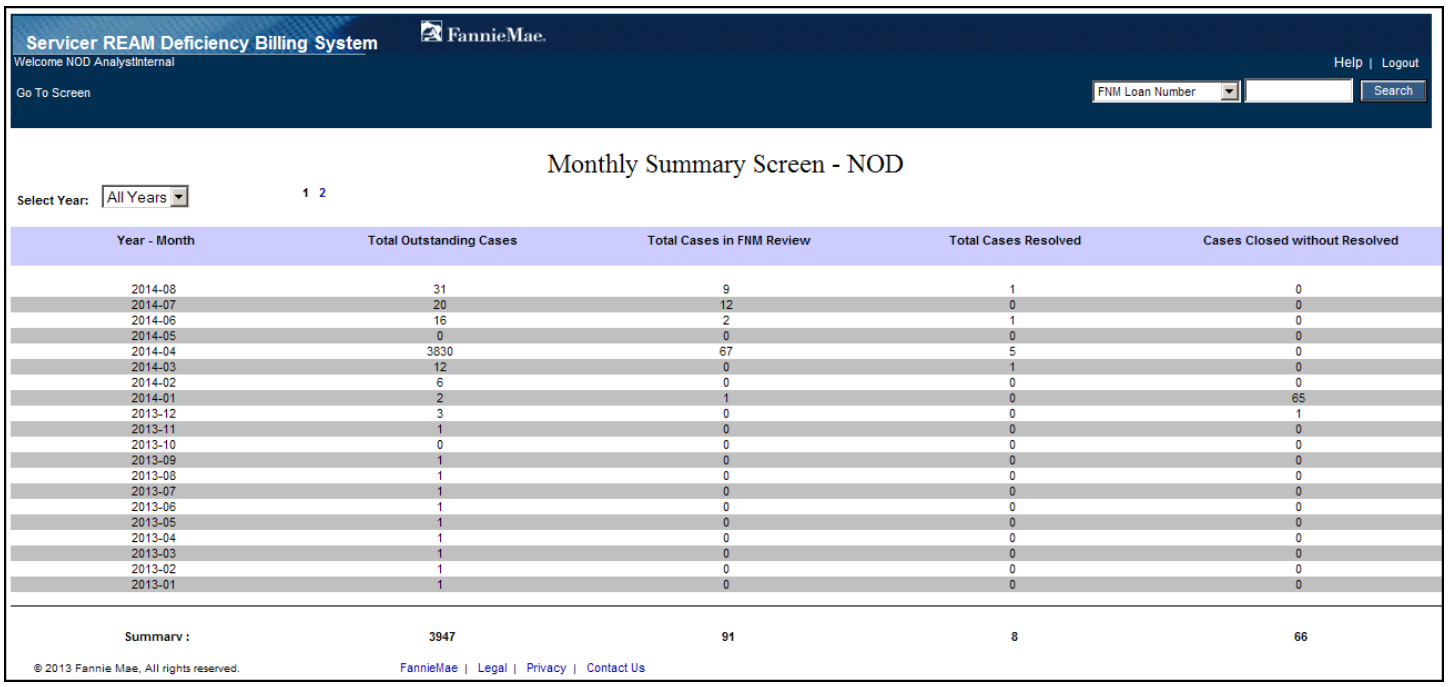
Notice of Defect

NOD Monthly Summary

By default, The Monthly Summary displays total outstanding cases by month for all months for which data has been provided. A dropdown box (“Select Year”) can be used to filter data for a specific year. Upon selection of a specific year, the Summary screen will display the selected calendar year.. Clicking on values in the “Month” column will take the user to the Notice of Defect Monthly Case Detail screen for the selected month.


Servicer REAM Deficiency Billing System
FannieMae
Welcome NOD AnalystInternal
Help | Logout
Go To Screen
FNM Loan Number
Search
Monthly Summary Screen - NOD
Select Year: All Years
1 2
Year - Month
Total Outstanding Cases
Total Cases in FNM Review
Total Cases Resolved
Cases Closed without Resolved
2014-08 31 9 1 0
2014-07 20 12 0 0
2014-06 16 2 1 0
2014-05 0 0 0 0
2014-04 3830 67 5 0
2014-03 12 0 1 0
2014-02 6 0 0 0
2014-01 2 1 0 65
2013-12 3 0 0 1
2013-11 1 0 0 0
2013-10 0 0 0 0
2013-09 1 0 0 0
2013-08 1 0 0 0
2013-07 1 0 0 0
2013-06 1 0 0 0
2013-05 1 0 0 0
2013-04 1 0 0 0
2013-03 1 0 0 0
2013-02 1 0 0 0
2013-01 1 0 0 0
Summary : 3947 91 8 66
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NOD Monthly Case Details

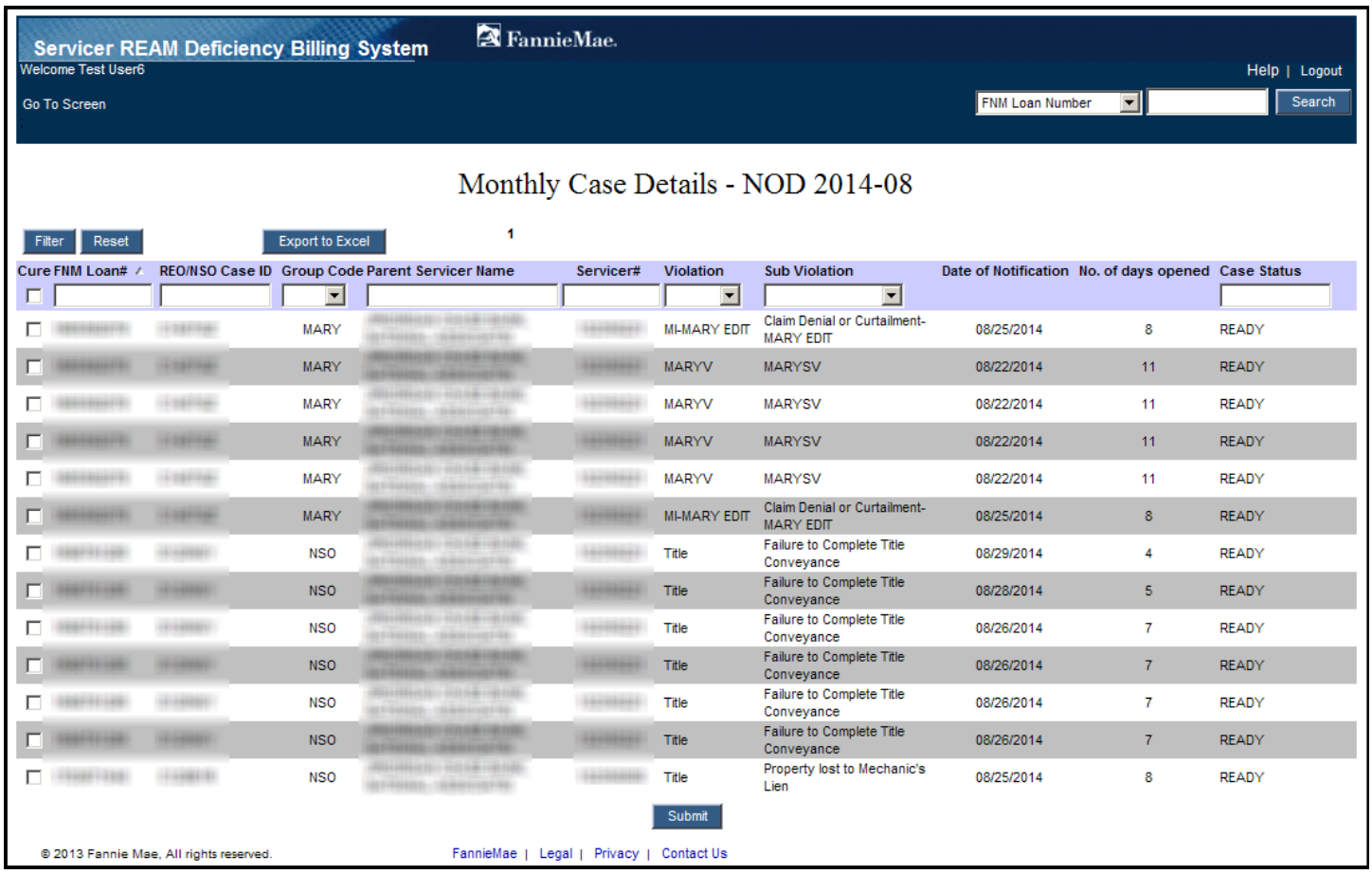
The NOD Monthly Case details screen is a case summary of the month selected in the Monthly Summary screen. This screen displays information regarding Fannie Mae Loan Number, Servicer Number, Parent Corp, Violation, Sub Violation, Date of Notification, No of days opened, and Case Status,. The selected period is displayed in the screen title for reference. The “Submit” button processes the selected checkboxes on the left side.

CASE STATUS

The on screen details and status are designed to process cases in a workflow environment. Cases entering the system progress through the various statuses until the Case has been processed and completed. Each of these statuses has specific functions and accesses to accomplish tasks necessary to complete the case.

Following is a list of the possible statuses for NOD cases:

- READY – Information becomes available for servicer review.
- RESPONSE – After the case is responded to by servicer (comments added, Cured / Not Cured)
- REAFFIRM – Fannie Mae adds comments
- CLOSED - ISSUE CURED – Analyst enters comment and closes case prior to expiration
- CLOSED- NO RESPONSE – Closed by system after due date.


Servicer REAM Deficiency Billing System
FannieMae.
Welcome Test User6
Help | Logout
Go To Screen
FNM Loan Number
Search
Monthly Case Details - NOD 2014-08
Filter
Reset
Export to Excel
1
Cure FNM Loan# REO/NSO Case ID Group Code Parent Servicer Name Servicer# Violation Sub Violation Date of Notification No. of days opened Case Status
MARY MI-MARY EDIT Claim Denial or Curtailment-MARY EDIT 08/25/2014 8 READY
MARY MARYV MARYSV 08/22/2014 11 READY
MARY MARYV MARYSV 08/22/2014 11 READY
MARY MARYV MARYSV 08/22/2014 11 READY
MARY MARYV MARYSV 08/22/2014 11 READY
MARY MI-MARY EDIT Claim Denial or Curtailment-MARY EDIT 08/25/2014 8 READY
NSO Title Failure to Complete Title Conveyance 08/29/2014 4 READY
NSO Title Failure to Complete Title Conveyance 08/28/2014 5 READY
NSO Title Failure to Complete Title Conveyance 08/26/2014 7 READY
NSO Title Failure to Complete Title Conveyance 08/26/2014 7 READY
NSO Title Failure to Complete Title Conveyance 08/26/2014 7 READY
NSO Title Failure to Complete Title Conveyance 08/26/2014 7 READY
NSO Title Property lost to Mechanic's Lien 08/25/2014 8 READY
Submit
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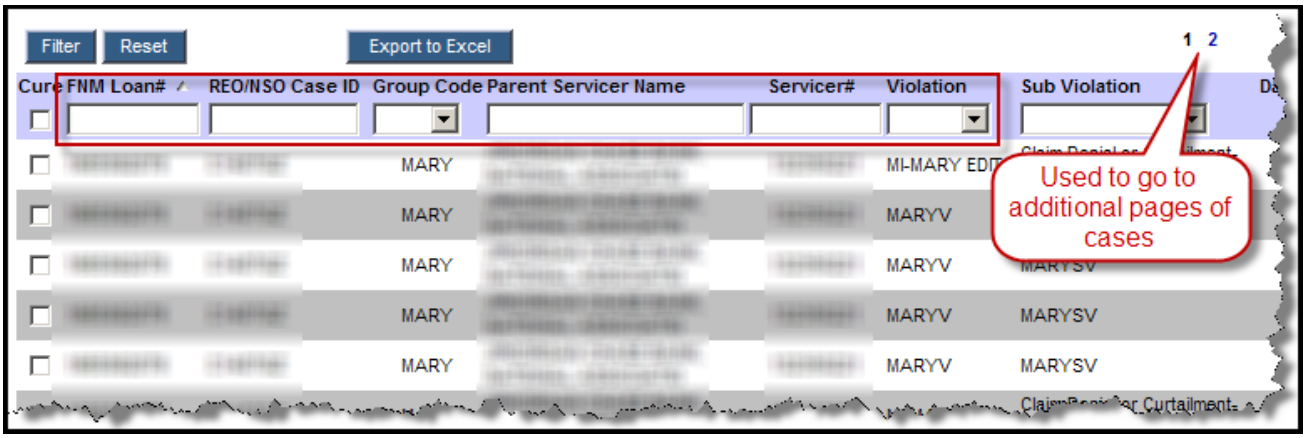
Cases can be sorted by clicking on the column titles. Clicking the column title a second time will reverse the sort order. Only one column can be sorted at a time. The user can sort on: FNM Loan #, Servicer #, Parent Corp, Date of Notification, No of days opened and Case Status.

The text boxes under the column titles can be used to enter filter conditions. The Violation and Sub Violation fields have dropdown boxes used to filter on a specific Violation and/or Sub Violation. The text boxes will filter the cases by the starting character string.

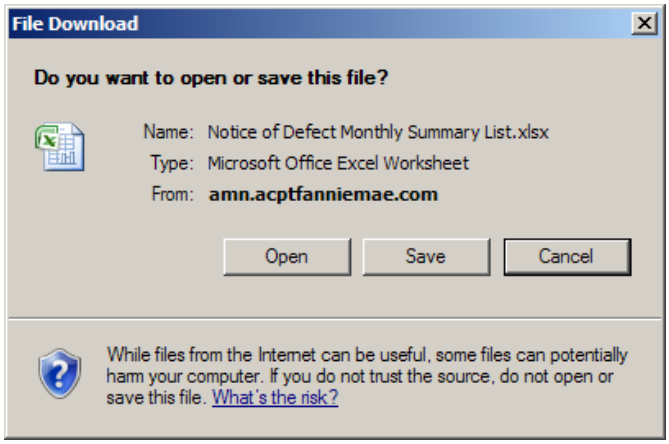


For example, , the REO ID filter would return all REO ID's starting with "A" "if the user had only entered only "A" in the filter box, and clicked filter. Clicking Reset clears all filters.

The numbers at the top of the monthly case details page can be used to navigate between pages of cases for that month.

Checking **Cure** checkbox and clicking on submit indicates cases for which the defect has been cured. This screen allows user to perform Cure on multiple cases. The next three checkboxes in this screen are not available to servicer users.

Clicking the **Export to Excel** button provide the user the ability to export the contents of Notice of Defect Monthly Case Detail screen to Excel.


File Download
Do you want to open or save this file?
Name: Notice of Defect Monthly Summary List.xlsx
Type: Microsoft Office Excel Worksheet
From: amn.acptfanniemae.com
Open
Save
Cancel
While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. What's the risk?

Clicking on FNM Loan Number takes the user to the NOD Case details screen.

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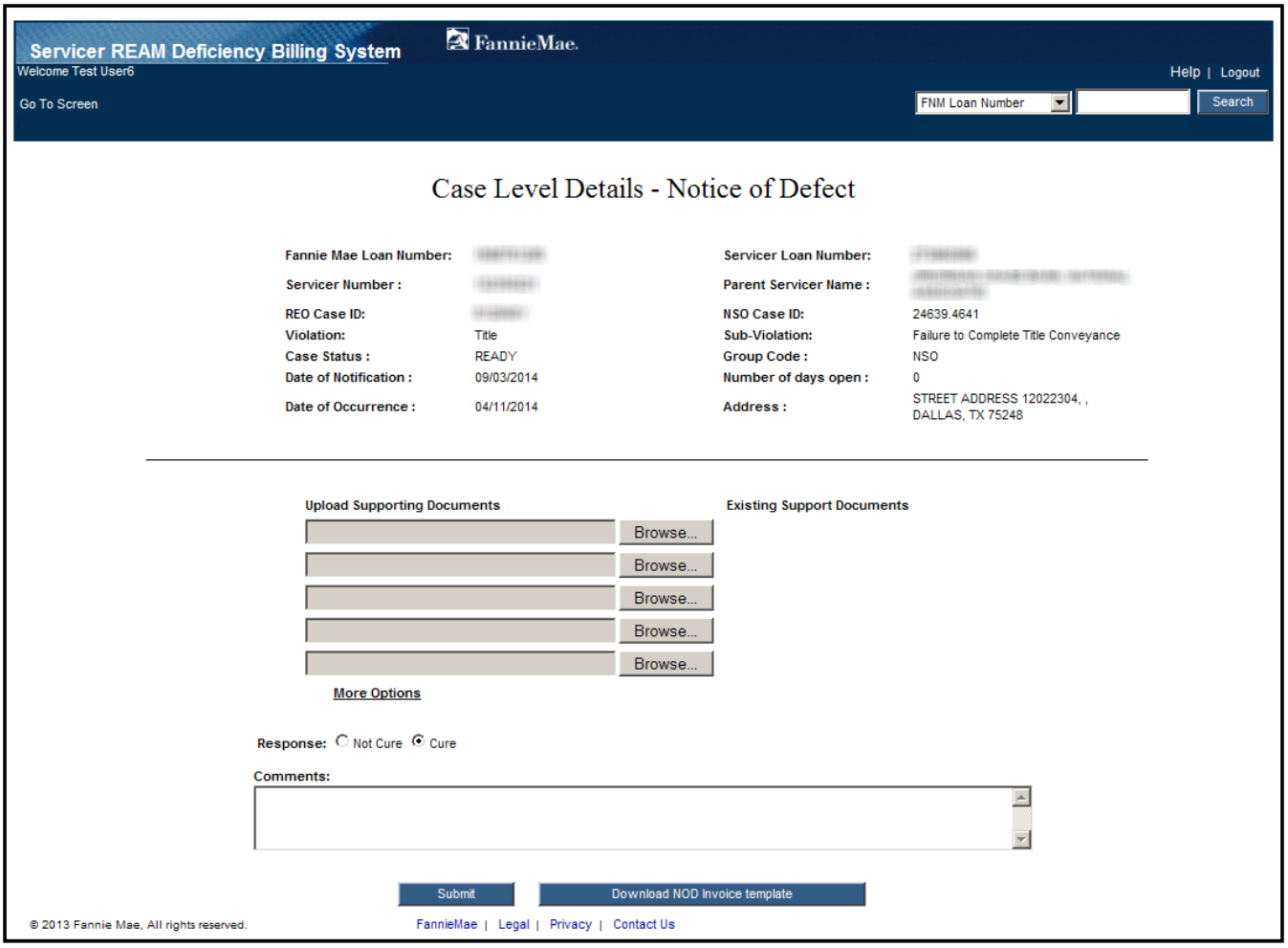
NOD Case Details

This case details screen displays all of the relevant case data, including fields for inputting comments, if the case defect has been cured or not, and the ability to upload documents.



RESPONDING

- Click the **Cure** radio button if the defect has been cured
  Cure is selected by default.
- Click the **Not Cure** radio button if the defect has not been cured and it is not it is not the servicer's intent to cure the defect add comments explaining why it is not the intent to cure the issue (required) and any supporting documents.

> NOTE: *Only select Not Cure if you do not intent to cure the defect.*

See the Processing Case Responses section below for complete instructions.

UPLOAD SUPPORTING DOCUMENTS

Users can upload any supporting documents (max 10) for the specific case in PDF, WORD or ZIP formats.

To upload documents, click **Browse…** in the upload documents, navigate to the desired document and double click to attach it to the case

To upload more than 5 documents, click **More Options**.

EXISTING SUPPORT DOCUMENTS

As documents are loaded to support the issue they will be available as a PDF//DOC/DOCX icon.

Labeled “Click the icon to view the supporting document”

To download a copy of the invoice click on “Download NOD Invoice Template”.

Processing Case Responses

1. Log into AMN and SRDBS
2. Select Notice of Defect
3. If necessary, select the correct year on the Monthly summary screen
4. Select hyperlink for requested month from the Monthly Summary list to view Monthly Case Details by month
5. Select file in ‘ready’ status to load case details

   > NOTE: *User may utilize Search function to locate a specific file.*

6. Indicate if the case has been cured by clicking the corresponding radio button
   a. If the defect has been cured, add comments and supporting documents to confirm the issue has been cured
   b. If the defect has not been cured *and it is not it is not the servicer’s intent to cure the defect*
      i. Add comments explaining why it is not the intent to cure the issue (required)
      ii. Add any supporting documents.

   > NOTE: *Select Not Cure only if you do not intend to cure the defect.*

7. Click the submit button. The case status will change to Submitted.

Once all cases within a monthly invoice have been accepted, the monthly status will show as completed and will be read-only.

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Other Features

Search Capability

In the upper right hand corner there is a search tool. Cases can be searched by Fannie Mae loan number (default), Servicer loan number, REO Case ID, NSO Case ID.

When servicers perform a search, another criteria check is performed at the parent corporation ID level to ensure that only cases belonging to that servicer will be displayed. The case details page will be available only when the case is in READY or REAFFIRM status. If the case is not in an accessible status or if it not found, an OK button pop-up message will allow the user to stay on the current screen.

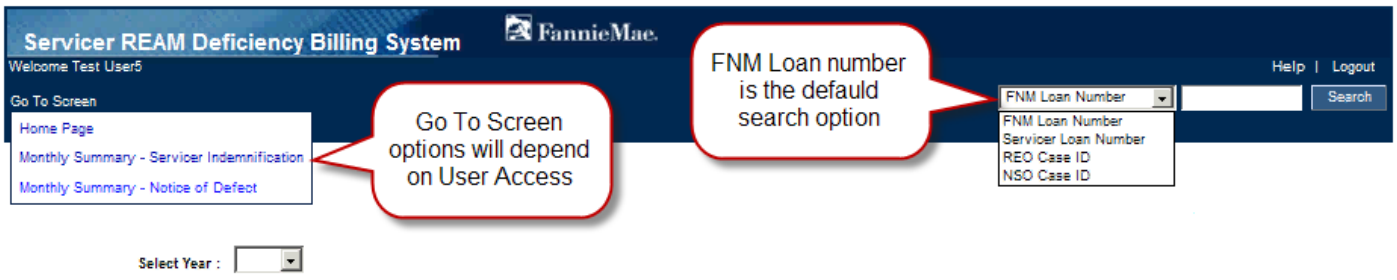
The user will be directed to the appropriate case detail screen based on the page from which the search was performed. For example: HOA and TAX Deficiency case details will be displayed if the search was executed from any of the HOA and TAX deficiency pages (Monthly Summary, Monthly Detail, Case Detail).

Go To Screen

In the upper left hand corner is the Go To Screen menu function, it allows the users to navigate directly to different screens within the application.

Clicking Monthly summary screen will take the users to Monthly Summary screen for HOA and Tax Deficiency, NOD or Servicer Indemnification.

Home Page will take the users to the SRDBS home page. There the applications to which the user has access will be displayed.



GLOSSARY

Here is a list of definitions for acronyms and phrases uses in this document.

AMN	Asset Management Network
HOA	Home Owners Association
NOD	Notice of defects
REAM	Real Estate Asset Management
REO	Real Estate Owner
SI	Servicer Indemnification
SRDBS	Servicer REAM Deficiency Billing System.

Additional Information

Document Change Control Log

This log is updated each time this document is updated. The log identifies the version number, the date the revisions were completed, a brief description of the changes, and the author.

Version #	Date	Sections / Pages Revised	Description	Revised by Name and Title
1.0	11/01/2012	ALL	Initial Version	Alphonse George, Marcia Hale, Trent Morrison
2.0	10/17/2013	All	Updated for SRDBS version 2.0 added Servicer Indemnity Billing and Notice of Defect	Alphonse George, Patricia Perkins, Mark Brake
3.0	09/05/2014	All	Updated all functional sections to include system changes and enhancements	Alphonse George, Patricia Perkins, Mark Brake

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